

# South Carolina Mortgage Brokers Association Continuing Professional Education University

**Monday, August 22, 2005 – Wednesday, August 24, 2005**

Classes are being offered at the Columbia Metropolitan Convention Center

The Convention Center is located in the Vista in downtown Columbia

At 1101 Lincoln Street (across from Damon's)

For driving directions, go to [www.mapquest.com](http://www.mapquest.com)

You must pre-register – this will be first come, first serve! Class size is limited.

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## **Protect Your Business (Class 1)**

**8 CPE Hours**

Protect Your Business is a course on how to be a better professional. It is about learning how to develop and incorporate smart business strategies that not only promote increased fair lending compliance, but increased success. This course will give loan originators and other industry professionals a great hands-on learning experience that will help to meet fair lending compliance requirements.

**When:** Monday, August 22, 2005

**Time:** 8:30am – 5:30 pm

**Cost:** \$175.00 Cost of Course

**Instructors:** Chris Rogers and Mike Kinard

\$150.00 SCMBA Member Cost

## **Shut the Door on Fraud (Class 2)**

**4 CPE Hours**

"Shut the Door on Fraud" was developed to assist lenders in understanding the common inconsistencies found in fraudulent loans. The seminar identifies typical contributing factors and types of fraud while defining fraud-for-profit schemes. These issues are related to the Loan Application (1003), tax returns, as well as Full and Timesaver Documentation. Finally, the text includes a variety of investigative resources to help lenders combat fraud. This seminar will help you decrease your default rate by raising your associates' awareness of fraud.

**When:** Monday, August 22, 2005

**Time:** 1:00pm – 5:00 pm

**Cost:** \$100.00 Cost of Course

**Instructors:** Joe Albright and Mike Kinard

\$80.00 SCMBA Member Cost

## **Marketing Your Services, Marketing Yourself (Class 3)**

**8 CPE Hours**

Marketing your business and products requires more than an in-depth knowledge of the technical skills of mortgage originations. Building relationships with borrowers, co-workers and related industry affiliates increases your opportunity for success. Allow us to assist you in improving your salesmanship abilities; your communication skills and social style; your networking and teamwork abilities; your time and stress management abilities and lastly your business abilities.

**When:** Tuesday, August 23, 2005

**Time:** 8:30am-5:30 pm

**Cost:** \$175.00 Cost of Course

**Instructor:** Charlie Kron, United Guaranty

\$150.00 SCMBA Member Cost

## **Reverse Mortgage (Class 4)**

**4 CPE Hours**

This course will show you how to offer alternative financial solutions to your established customers that enables them to receive payouts from the built up equity in their home. It explains the Reverse Mortgage Program for people 62 and older.

**When:** Tuesday, August 23, 2005

**Time:** 8:30am-12:30 pm

**Cost:** \$100.00 Cost of Course

**Instructor:** Fred Kerr

\$80.00 SCMBA Member Cost

## **South Carolina Regulatory Compliance (Class 5)**

**4 CPE Hours**

This class will be focused on and offer a wide range of information used for complying with regulatory law in the every day running of a mortgage broker office in SC. The most current changes in Mortgage Broker law and regulations will be covered.

**When:** Tuesday, August 23, 2005

**Time:** 1:30pm-5:30 pm

**Cost:** \$100.00 Cost of Course

**Instructor:** Charles Knight

\$80.00 SCMBA Member Cost

## **Construction to Permanent Lending (Class 6)**

**4 CPE Hours**

This course covers the basics of construction lending from getting the house built, structuring the transaction, and completing a construction appraisal to originating, underwriting, and closing construction loans.

**When:** Wednesday, August 24, 2005

**Time:** 8:30 – 12:30 pm

**Cost:** \$100.00 Cost of Course

**Instructor:** Robin Reed

\$80.00 SCMBA Member Cost

## **Equal Credit Opportunity Act (ECOA) and Federal Laws Update (Class 7)**

**4 CPE Hours**

This ECOA course is a review of the laws that address discrimination in the mortgage industry. The course will also review and acknowledge the most recent changes and developments in the federal law.

**When:** Wednesday, August 24, 2005

**Time:** 1:30 - 5:30 pm

**Cost:** \$100.00 Cost of Course

**Instructor:** Fred Kerr and David Southern

\$80.00 SCMBA Member Cost

All licensed mortgage brokers must complete 8 hours of continuing education per year. All course work must be completed prior to September 30. A mortgage broker may carry up to 8 hours of continuing professional education, from one year to the next year.

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For driving directions, go to [www.mapquest.com](http://www.mapquest.com)

Forward payment and registration to: SCMBA Education  
By fax: 803-771-7207 1122 Lady Street, Suite 914  
Fax credit card registration only Columbia, SC 29201

Full Name: Circle One: Broker/Originator/Processor

Driver's License Number and State: State:

Circle One: SCMBA/NAMB Member or Non-Member SCMBA Member #:

Company: Address:

City: State: Zip:

Phone: Fax: E-mail:

PAYMENT BY CREDIT CARD OR CHECK PAYABLE TO SCMBA: ALL memberships for SCMBA are individual memberships. There are no Company memberships. To receive the member discount, you must personally be a 2005 member.

Class Date	Class #	Class Name	CE Hours	Time	Non-Member Cost	SCMBA Member Cost	Sub-Total
Monday, August 22	1	Protect Your Business	8	8:30am-5:30pm	175.00	150.00	
Monday, August 22	2	Shut The Door On Fraud	4	1:00pm-5:00pm	100.00	80.00	
Tuesday, August 23	3	Marketing Your Services, Marketing Yourself	8	8:30am-5:30pm	175.00	150.00	
Tuesday, August 23	4	Reverse Mortgage	4	8:30am-12:30pm	100.00	80.00	
Tuesday, August 23	5	South Carolina Regulatory Compliance	4	1:30pm-5:30pm	100.00	80.00	
Wednesday, August 24	6	Construction to Permanent Lending	4	8:30am-12:30pm	100.00	80.00	
Wednesday, August 24	7	ECOA and Federal Laws Update	4	1:30pm-5:30pm	100.00	80.00	
						<b>TOTAL:</b>	

Credit Card Type (please circle) M/C VISA AMEX Exp. Date: Mo. Yr.

Card Number:

Name on Account:

Cardholders Signature: Date:

**\*You will not receive credit** for any SCMBA courses until your full registration fee has been paid and you have attended the full credit hours listed. If, for any reason, a check or credit card has been denied, your credit hours will be held until payment has been made in full, including any NSF fees that apply. There will be a \$25.00 fee for all returned checks.

**\*\*All registrations will be cut off on Thursday, August 11th.** To register after this date, you must bring a certified check, or cash for payment, including an additional \$25.00 for on site registration fee. **No Credit Cards accepted on site.**

**\*\*\*A confirmation letter will be faxed upon receipt of your enrollment and payment.** If you should have any questions please call the SCMBA office at 803-771-0416.

**Classes are limited! No refunds after 8/17/05.** Class times are strictly enforced. Please be prompt! You must present a valid SC driver's license or identification at sign in. Please plan to arrive 15 minutes early in order to allow time to park and to sign in for class.